

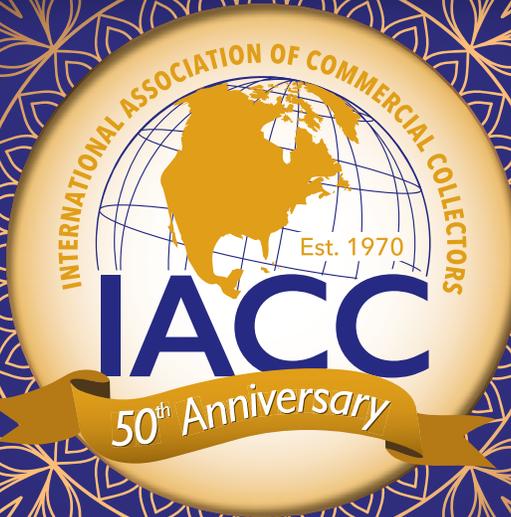


# SCOPE

www.commercialcollector.com

Vol. 52, No. 3

Published by  
the International  
Association of  
Commercial  
Collectors, Inc.



## IACC 2020 Annual Convention Celebration!

In January, IACC members gathered in downtown Miami for the 49th Annual IACC Convention at the JW Marriott Marquis Miami. Roughly 140 attendees, guests and vendors participated in this year's 50th anniversary celebration, educational sessions, networking and social events.

Nineteen attendees were international members representing countries including Bahrain, Belgium, Brazil, Canada, Egypt, France, India, Mexico, Netherlands, Nigeria, Poland, Switzerland, Trinidad and Tobago, and the United Kingdom.

The educational programming at this year's Convention continued IACC's tradition of being an industry leader in commercial collection education. This year's session topics included top collection industry priorities, AI advancements in the industry, cyber security preparedness, the triadic system in today's collection world and

more! Attendees had positive comments throughout the meeting and found that there was something they took away from each session they could use back in the office. The Keynote speaker, Devon Harris, inspired and encouraged attendees to "Keep On Pushing" with his experience as a member of the first Olympic Jamaican bobsled team.

In addition to the sessions, attendees took full advantage of the opportunity to mix and mingle at the 50th Anniversary Celebration on Wednesday night, which kicked off the meeting. The hospitality suite in the Marriott's game room had everyone in good spirits! On Thursday evening, attendees and guests enjoyed a taste of the Miami Cuban culture at Ball & Chain.

The final half day of the Convention concluded with the always popular Hot Topics session where attendees are the stars – sharing insights on topics ranging from technology to compliance to HR.

continued on page 2



*Keynote Speaker Devon Harris, thanking the members\**



*Attendees participate in the Keynote speakers exercise.*

*\*Photo credit to: Stephen Gabirs, Ingold Photography, <http://ingoldphotography.net/>*

## OFFICERS

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P.C.  
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## PRESIDENT'S

## LETTER

# Letter from the Continuing President

*By Tony Terry, IACC President*

**G**reetings everyone,  
I hope all of you have started off the New Year and New Decade on a good note. I know many of you were able to attend the 50th anniversary celebration in Miami a few weeks ago and if I didn't get a chance to speak to you, thank you for attending.

The anniversary celebration on Wednesday evening was terrific and everyone had a great time extending the party in the hospitality suite. The ping pong, air hockey, billiards and bowling sparked some fun competition. The conference was well attended, the educational sessions did not disappoint, plus our key note speaker, Devon Harris, of the Jamaican Bobsled Team, delivered an inspirational speech.

Fifty years is pretty significant and if you weren't able to join us in Miami, the celebration will continue in the "Live Music Capital of the World" Austin, Texas. Our mid-year conference will be held there June 24th-26th at the Hyatt Regency. Our educational

and meeting planning committees are already hard at work putting together another memorable conference for you.

As your president for 2020, my goal is to continue our work with members, affiliates, affinity partners and alliances to bring more value to our membership. Our 2020 committees are currently being reviewed and fortunately, we have had a number of members step forward to volunteer their time and contribute to the success of our association. Thank you to all of you, you know who you are.

I am honored for the opportunity to continue to serve as your president for 2020. It's going to be a great year and I hope to see everyone in Austin in June.

Sincerely,  
Tony Terry

### IACC 2020 Convention Celebration! *continued from page 1*

Next year, IACC is excited to continue the fun and inspiration at the Annual Convention on Jan. 19-22nd, 2021 in Clearwater Beach, FL!

A special thank you goes out to the members of the IACC Meetings Committee and the 50th Anniversary Task Force who put countless hours into developing the agenda, recruiting speakers and fine-tuning the details of the conference:

#### **Meetings Committee**

- Greg Cohen, committee chair
- Randy Frazee

- John Guerrini
- Todd Gurstel
- Nancy Hamilton
- Valerie Ingold
- Bob Pollack
- Jeff Rubin
- Gary Tier

#### **50th Anniversary Task Force**

- Bill Mann, committee chair
- Jim Bessenbacher, Jr.
- Larry Cassidy
- Tony Terry

## Board Member Updates

**A**t the annual meeting of the membership, the members voted to extend the term of current board members, Wanda Borges and Brad Lohner. The members also voted to approve Valerie Ingold to an official board member.

In addition, the executive committee of IACC, will continue to serve a second year in their current rolls according to the new 2020-2022 strategic plan.

- President: Tony Terry, Continental Recovery & Filing Solutions, Simi Valley, Calif.

- Vice President: Brad Lohner, Priority Credit Recovery, Inc., Edmonton, Canada
- Treasurer: Jim McConville, Allen, Maxwell & Silver, Inc., Fair Lawn, N.J.
- Immediate Past President: Bill Mann, Joseph, Mann & Creed, Twinsburg, Ohio

IACC extends a special thanks to these officers for the time and effort they have dedicated as members of the IACC board over the years and the extra effort they will put in throughout the next year.



*IACC President, Tony Terry poses with his wife, Lynn.*



*Panelists discuss the hottest trends during the State of the Industry session.*



*Attendees relax in the theatre room at the Hospitality Suite, Wednesday night.*

## The Experts Are In!

**N**o conference would be successful without the help of people who are willing to give their knowledge and time by presenting sessions. IACC is very grateful to the following members and guest speakers who shared their expertise with the attendees.

- Joe Batie, Caine & Weiner
- Leslie Bender, BCA Financial Services
- Wanda Borges, Borges & Associates, LLC
- Greg Cohen, Caine & Weiner
- Randy Frazee, BARR Credit Services, Inc
- Nancy Hamilton, American Lawyers Quarterly
- Jessica Hartmann, International Association of Commercial Collections, Inc.
- Bob Ingold, Commercial collection Corp. of NY

- Phil Lattanzio, Commercial Law League of America
- Brad Lohner, Priority Credit Management Corp.
- Sandra C. Long, Achievements through Coaching
- Kirby Miller, Interactions
- Mark Neeb, ACA International
- Kevin E. Posen, Teller, Levit & Silvertrust, P.C.
- Albert Rookard, Applied Innovation, Inc.
- Jan Stieger, Receivables Management Association International
- Elizabeth Terry, National Creditors bar Association
- Tony Terry, Continental Recovery & Filing Solutions
- Gary Tier, The Forwarders List of Attorneys
- Stephen Wolff, McCarthy, Burgess & Wolff



*Attendees enjoyed networking and conversations during the Hospitality Suite event.*



*The Hospitality Suite included lots of fun activities including billiards.*

## Special Thanks to our Sponsors & Exhibitors

IACC extends a special thank you to the following companies that helped to make the 49th Annual IACC Convention a huge success! We couldn't have done it without all of these members and companies who continue to stay dedicated to and support IACC.

### Diamond Sponsors



Marian Riso, Regional Sales Manager  
Toll free: 800.589.5651 x1052  
Direct: 509-885-9739  
[mriso@appliedinnovationinc.com](mailto:mriso@appliedinnovationinc.com)



Dan Cadesky, Senior Partner  
(877) 369-5094  
[dan.cadesky@bcpartners-llc.com](mailto:dan.cadesky@bcpartners-llc.com)



Carmen MacGregor,  
Director of Operations  
(561)417-6390  
[cmacgregor@unitedfieldchase.net](mailto:cmacgregor@unitedfieldchase.net)



*Ball & Chain helped attendees feel the rhythm and get out on the dance floor.*



*In classic Cuban style, hand rolled cigars were offered during the special event.*



*Attendees enjoyed the good food and music at the special event.*

### Sponsors & Exhibitors

- ACA International, Exhibitor
- Al Wadi Holding, Thursday Morning Break Sponsor
- American Lawyers Quarterly, Pocket Agenda Sponsor
- Applied Innovations, Keynote Speaker Sponsor & Exhibitor
- Barnett & Garcia, PLLC, 50th Anniversary Celebration
- Bridge Capital Partners, Diamond Sponsor, Name Badge Sponsor & Exhibitor
- Clear Payment Solutions, Diamond Sponsor & Exhibitor
- Commercial Collections Corp. of NY, Notepad Sponsor
- Commercial Law League of America, Thursday Continental Breakfast Sponsor & Exhibitor
- CRF Solutions, Hospitality Suite Sponsor
- Gaba Guerrini Law, Attendee Gift & Bloody Mary Bar Sponsor
- General Bar Legal Network, Pocket Agenda Sponsor
- Ingold Photo, Exhibitor
- Interactions, Special Event: Cigar Roller Sponsor & Exhibitor
- JST, Exhibitor
- Law Offices of Gary A. Bemis, Special Event: Food Sponsor
- MNS Credit Management Group Ltd, Lanyards Exhibitor
- Relin, Goldstein & Crane, LLP, Friday Continental Breakfast Sponsor
- Smith Debnam Narron Drake Saintsing & Myers, L.L.P., Pen Sponsor
- Solutions By Text, Tech Sponsor & Exhibitor
- Specialized Attorney Services, Exhibitor
- TCM Egypt, Special Event: Entertainment Sponsor
- Teller, Levit & Silvertrust, P.C., Special Event: Open Bar Sponsor
- Totz Ellison & Totz, P.C., Thursday Lunch Sponsor
- United Field Chase, Diamond Sponsor & Exhibitor

## Thank You Attendees

The board of directors and staff would like to extend a special thank you to the members that attended the 49th Annual IACC Convention, thank you for helping make IACC's 50th Anniversary Conference a success and continuing to support the vitality and veracity of IACC overall. Associations exist for the purpose of serving their members and without members participation and passion, associations would not exist. We thank you sincerely and look forward to seeing you next year in Clearwater, FL!



*Convention attendees mingle during the 50th Anniversary Celebration.\**

## Thank you to our 50th Anniversary Donors

- A.V. Knowles & Co Ltd. - Albert V. Knowles
- ABC-Amega, Inc. - Robert Tharnish
- Allen, Maxwell & Silver - Jim McConville
- American Lawyers Quarterly - Thomas Hamilton
- American Lawyers Quarterly - Nancy Hamilton
- American Lawyers Quarterly - Chris Pona
- C2C Resources, Inc. - Trey Cefalu
- Caine & Weiner - Greg Cohen
- Clear Payment Solutions - Julie Kaplan
- Commercial Collection Corp. of NY - Valerie Ingold
- Continental Recovery & Filing Solutions - Tony Terry
- Creditreform Romandie GNT SA - Kornel Tinguely
- Epic, Credit Recoveries - Jasim Darwish
- Esezobor & Partners - Ehizogie Esezobor
- Gaba Guerrini Law Corporation - Rodolfo Gaba Jr.
- General Bar Legal Network - Charles J. Sonnhalter
- Hammerman & Hultgren, P.C. - Stanley Hammerman
- Joseph, Mann & Creed - Bill Mann
- Kevin L. String Co., L.P.A. - Kevin L. String
- Law Offices of Gary A. Bemis - Robert Tyler
- Miller Cohen Peterson Young, P.C. - Bill Peterson
- Ross, Stuart & Dawson, Inc. - Lee VandenHeuvel
- Smith, Carroad, Levy, Wan & Parikh - Timothy Wan
- Teller, Levit & Silvertrust, P.C. - Kevin E. Posen



*Attendees listened intently during sessions.\**



*50th Anniversary decorations accompanied the 50th Anniversary celebration.\**

*\*Photo credit to: Stephen Gabirs, Ingold Photography, <http://ingoldphotography.net/>*

## Leadership and Distinguished Service Award

The IACC Leadership and Distinguished Service Award recognizes an IACC member individual who has given his or her professional and personal life for the betterment of the commercial collection industry. This year we awarded David Franklin and Albert Knowles the Leadership and Distinguished Service Award at the 49th Annual Convention.

Mr. Franklin has been a long-standing and active member of IACC who has frequently spoken at IACC conferences on topics related to international collections. Many IACC members consider Mr. Franklin to be a mentor, who has helped them to establish and grow their industry presence internationally.

Mr. Knowles served on the IACC Board of Directors from 2011-2017. During this time, he served as chair of the International

Development Committee. Through his influence in this role, he grew IACC's international membership exponentially and truly helped the association to live up to the "international" in its name. Congratulations to both David & Albert!

### Past Award Winners:

- Tom Haag – 2010
- Remey Rubin – 2011
- Jim Bessenbacher, Jr. – 2012
- Steve Harms – 2013
- Tom Hamilton – 2014
- Randy Frazee – 2015
- Bill Mann – 2016
- Bob Ingold – 2017
- Lee VandenHeuvel – 2018
- Greg Cohen – 2019
- David Franklin – 2020
- Albert Knowles - 2020



*David Franklin accepts his award.\**



*Albert Knowles accepts his award.\**

## IACC Emerging Leaders Award presented to Bill Peterson

The IACC Emerging Leaders program was created and over the first couple years, the Emerging Leaders Task force has focused on providing educational and networking opportunities to the upcoming members of our association.

This year, IACC awarded the second annual Emerging Leader Award to Bill Peterson. Mr. Peterson is one of the original members of IACC's Emerging Leaders committee. He has been a regular attendee and active participant at IACC conferences. As the winner of the 2020 Emerging Leaders award, Mr. Peterson will hold an honorary, non-voting position on the IACC Board of Directors and will also serve as the chair of the Emerging Leaders committee which is tasked with



*Valerie Ingold presents Bill Peterson with the Emerging Leader Award.\**

developing educational programming and opportunities for upcoming leaders in the industry and association.

### Past Award Winners:

- Valerie Ingold – 2019
- Bill Peterson - 2020



*The International members gather for a meal.\**



*Board members pose during a break.\**

*\*Photo credit to: Stephen Gabirs, Ingold Photography, <http://ingoldphotography.net/>*

## Member News

### 50 Years of International Association Commercial Collection Membership!

IACC would like to recognize 6 agencies that have been members since 1970! We appreciate your dedication and support throughout the years!

- BARR Credit Services, Inc  
5151 E Broadway Blvd Ste 800  
Tucson, AZ 85711 United States  
(877) 654-1234
- Biehl & Biehl, Inc.  
325 Fullerton Ave  
Carol Stream, IL 60188 United States  
(630) 653-5400
- Cisco, Inc.  
1702 Townhurst Dr  
Houston, TX 77043 United States  
(713) 461-9407
- Commercial Claims, Inc.  
1901 Park Dr  
Kansas City, KS 66102 United States  
(913) 371-3355
- Commercial Collectors, Inc.  
145 Nelson Blvd Ste 2000  
Montrose, MN 55363 United States  
(763) 675-3468
- Creditors Adjustment Bureau  
14226 Ventura Blvd  
Sherman Oaks, CA 91423 United States  
(818) 990-4800



## Recruit New Members – Earn Rewards!

IACC is pleased to announce the Member-Get-A-Member campaign for 2020! You know how great the benefits of membership are – now share them with your industry colleagues.

What's in it for you? Fame and Fortune, of course! Here's the fine print:

- IACC Members who recruit new members will be awarded \$100 in "IACC Bucks" for each member recruited.
- \$100 in "IACC Bucks" will also be given to the new member to encourage investing in IACC's events or certifications, etc.
- IACC Bucks can be used toward any IACC fee – registration, dues, exam purchase, etc.
- Prospective members must be approved by the membership review committee before the award is given to the recruiter.
- Awards will be given as soon as the new member is confirmed. Recruiters

do not need to wait for the end of the year.

- Rewards can be accumulated for future use. For example, a member who recruits one new member each month in May, July and September will earn a \$100 reward for each new member. When the recruiting member registers for the IACC Convention in November, he or she could take \$300 off of the convention registration.
- The member with the highest number of recruits at the end of the year will get a complimentary convention registration.
- All recruiters will be recognized in *Scope* and at convention. Member benefits and application materials can be found at <https://www.commercialcollector.com/join>.

If you have any questions, please reach out to staff at [iacc@commercialcollector.com](mailto:iacc@commercialcollector.com)

## MEMBER REPORT

### NEW AGENCY MEMBERS:

**S.S. Sampliner & Co., Inc.**  
Primary Contact: Jeremy Sampliner  
New York, NY

### HF Holdings, Inc.

Primary Contact: David Cohen  
Orlando, FL

### NEW ASSOCIATE MEMBERS:

#### Marko Law PLLC

Primary Contact: Ed Marko  
Phoenix, AZ

#### Sander Law, LLC

Primary Contact: Neil Sander  
Columbus, OH

### NEW CERTIFIED COLLECTORS

#### Ashley Braundel, Joseph Calogero, Jacob Corlyon, Payton Richer

Capital Collection Management, LLC  
Syracuse, NY

**Sara Bruinooge, Lia Butera, Jeanenne Calieri-Rivera, Del Freeberg, Bobbie Jo Ives, Madeline Torres, Joe Ventura**  
Commercial Collection Corp.  
of NY  
Tonawanda, NY

#### Zac Nieuwsma

Miller Cohen Peterson Young, P.C.  
Longmont, CO

#### Sheria Grace

Prim & Mendheim, LLC  
Dothan, AL

#### Tonya Carter

**Kathy Thompson**  
Revenue Systems, Inc.  
Dunedin, FL

For more information on the IACC Certified Commercial Collector Program, visit the IACC website at <http://www.commercialcollector.com> and click on "Members" then on "Collector Certification."

### **Jeff Rubin Installed as 82nd Orange Bowl Committee President and Chair**

Jeff E. Rubin was installed as the Orange Bowl Committee's 82nd President and Chair on January 23, 2020 at Riviera Country Club in Coral Gables. Rubin has been a member of the Orange Bowl Committee (OBC) since 2006 and succeeds Immediate Past President & Chair, Jose Romano.

Rubin will oversee the Committee's continued commitment to the South Florida community, including a full slate of events, highlighted by the Capital One Orange Bowl on January 2, 2021. The Orange Bowl invests more than \$1 million in the South Florida community on an annual basis, funding a variety of community events, academic programs, scholarships and your sports programs and initiatives. Additionally, over the last 12 years, Orange Bowl legacy gift projects in conjunction with local municipalities and partner support have resulted in more than \$16 million worth of improvements in five South Florida parks from Homestead to Belle Glade.

"To be entrusted by the member of this 87-year old organization as President and Chair is a prodigious responsibility. I am truly honored," says Rubin. "The Orange Bowl Committee has held true to its mission and vision to promote South Florida by providing championship sporting events, premier entertainment and year-round activities to inspire youth by engaging our community and enhancing the South Florida economy. In order to keep this commitment to serve South Florida, we must maintain the Capital One Orange Bowl as a top tier bowl game while also hosting College football Playoff Semifinal games on a regular rotation, and leading a community-wide effort to bring additional National Championship games to our region."

Rubin is a managing partner at Talianoff Rubin & Rubin, P.A., a law firm concentrating in workers' compensation, creditor' rights, collection, probate, real estate and general practice. Prior to his current role, Rubin began his professional career as a paralegal at Spence Payne Masington Needle & Grossman, P.A. in 1988. He also has been a member of the Florida Bar and the United States Southern District of Florida since 1989 as well as the Florida Workers' Compensation Section of Florida bar since 1991. – *Published January 30, 2020*

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### **Cohn & Dussi LLC announce the addition of Robert Hanna as Director of National Sales & Marketing.**

Cohn & Dussi LLC, a full-service law firm based in Boston, is pleased to announce the addition of Robert Hanna as Director of National Sales and Marketing.

"Bob has been influential in the creditors' rights and commercial collection industry. He is well respected by financial companies throughout the country. We are pleased to have him as a valuable member of our firm," states Lewis Cohn, Managing Partner of Cohn & Dussi.

"As a business builder and leader, I am pleased to join the team of Cohn & Dussi, a firm with a rich 25-year experience providing an accounts receivable management solution that addresses the challenges associated with a fragmented legal system. I was impressed with their 50-state national solution as well as full support of alternative fee arrangements to get their clients "off-the-clock". I also recognized their embracement of complete transparency with the use of CLUES software to provide first-class customer support. As exhibited by their established client base, the markets they serve, their unmatched

client support, and their success in recovery in a most cost-effective and efficient manner, I am proud to help the firm continue to grow," states Bob Hanna.

About Cohn & Dussi:

Cohn & Dussi LLC is a full-service litigation law firm providing effective and cost-efficient legal representation on a wide arrange of legal areas. For 25 years, the firm has been committed to a team approach to address and resolve each client's needs.

*Published February 24, 2020*

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### **Caine & Weiner Celebrates its 90th Year of Excellence in Global Receivable Solutions.**

Headquartered in Los Angeles since 1930, Caine & Weiner's mission is to enhance cash flow for the global business community through the creative and effective utilization of accounts receivable management systems and innovative solutions.

Our founders, Sidney Caine & Charles Weiner, envisioned the creation of a debt recovery service that business people could count on. Client satisfaction, backed with integrity and competence, was their highest priority. Their vision, nine decades ago, is the genesis of today's company. Our core values also include stability, client diversity, technological innovation, and management tenure and leadership.

As we celebrate our 90th year and looking forward to our first century of successful service, our strategic intent is:

- Continued growth through internal development of our resources
- Ongoing investment in people, procedures, compliance and technology
- Acquisition of, and alliance with, progressive companies who share our vision

Caine & Weiner is committed to building a positive, professional environment that fosters teamwork and honors our historic service values and integrity. Caine & Weiner ([www.caine-weiner.com](http://www.caine-weiner.com)) is celebrating 90 years of continuous service as a global provider of highly effective and results-oriented 1st and 3rd party commercial and consumer accounts receivable management services in support of the Receivables-to-Cash Cycle. To serve the domestic market, the global Los Angeles-based enterprise maintains a

network of five full-service call centers strategically located throughout the U.S. Through their valued best-in-class international relationships, Caine & Weiner has established an international presence in over 90 countries. Caine & Weiner has supported U.S. and global commerce in Receivables-to-Cash management since their beginning in 1930 and is a founding member of the former Commercial Collection Agency Association (CCAA), and remains certified by the Commercial Law League of America (CLLA) which is endorsed

by the International Association of Commercial Collectors (IACC). Caine & Weiner is also a sustaining member of the IACC, CLLA and a longstanding member of the Association of Credit and Collection Professionals (ACA International), formerly the American Collectors Association. The company is also SOC 1 Type 2 Audited by The American Institute of Certified Public Accountants (AICPA), and ISO 27001:2013 Certified by CompVisory.

*Published January 3, 2020*

## Take Full Advantage of your IACC Membership with the updated Member Toolkit!

**B**eing a member of IACC has many benefits, but one of the greatest is the ability to demonstrate to clients, prospective clients, business associates and the industry at large that you meet not only the stringent requirements of membership, but the ongoing expectations of professional conduct and ethics. But how can you best tell that story to the world? IACC can help!

IACC's Members Only Marketing Toolkit provides members with sample language, social media tips, information on how you can become a speaker on industry issues in your community and other unique marketing resources that will highlight your company and its association with IACC. \*(Please note that this is a member only benefit and you must be logged into the Website to access these resources!)



If you haven't reviewed the toolkit recently, take a few minutes today to see how these tools can enhance your marketing efforts.

If you have any questions, or need assistance logging onto the website, please contact <mailto:memberservice@commercialcollector.com>.

## Thank You

**IACC 2020  
Diamond Sponsors**

 **Applied  
Innovation™**  
[www.appliedinnovationinc.com](http://www.appliedinnovationinc.com)

 **UNITED FIELD CHASE**  
Contact Your Customer Today. The United Way  
<https://www.unitedfieldchase.com/>

**Bridge Capital**  
PARTNERS  
[bcpartners-llc.com](http://bcpartners-llc.com)

# Why Shall We Not Ignore GDPR?

By *Christophe Nobilet*

**D**ear colleagues of IACC, dear friends,

It was great to meet you during the IACC 2020 convention in Miami.

Remember that we spoke about GDPR and I was asked to share the article that I had already written for the LIC members (League for International Collectors). So, please find below a short note to help those of you who are not yet familiar with this complex European law and its consequences on our businesses.

## What is GDPR in short?

GDPR is the General Data Protection Rule that is in force across the European Union since May, 25th 2018. Since then, all firms across the EU i.e. all the legal entities registered in one of the EU countries, shall be already 100% compliant with GDPR; whether these

firms are big or small, from the private or public sector. In clear, all our debt collection businesses are supposed to be already 100% compliant.

## What is considered as personal data?

Personal data definition is very wide; examples are : individuals' names, postal address, email address (including business ones), phone numbers (including business ones), medical data, political opinions, religious beliefs', banking data, employment data, ...etc. In other terms, this means all information that gives indication about who we are, what we do, what we think, where we live, how much we earn... ; knowing that data can be stored on physical documents, USB keys, IT servers, email inbox, social network accounts, extranet accounts...

etc., in full or in part; in all cases, companies that store data shall take all adapted measures to keep only the appropriate data (strictly needed for the purpose of our business) and to protect the data on all possible supports.

## What are the risks vis a vis personal data breach?

GDPR does not only make private or public organizations responsible for taking all appropriate measures so as to protect personal data against all physical or cyber security breaches; GDPR also makes these organizations liable in case of personal data breach & consequent damages.

## What if an organization is not GDPR compliant?

Under GDPR, the fines from each National Data Protection Agencies can

*continued on page 11*

## IACC AFFINITY PARTNERS

The IACC Board and Affinity Committee have been working diligently on providing members additional benefits to their IACC membership through the Affinity Program. Each of these partners offers discounts exclusive to IACC members. For more information on a specific partner, visit the IACC website at [www.commercialcollector.com](http://www.commercialcollector.com).

If you have any questions about the Affinity Program, contact IACC at [iacc@commercialcollector.com](mailto:iacc@commercialcollector.com)

or  
(800) 859-9526. Please continue to watch your email for more Affinity partners!



**Optilingua** INTERNATIONAL

Alphatrad provides documentation translation and telephone interpretation services.



Applied Innovation offers a suite of software solutions specifically for the collection industry.



Bridge Capital Partners provides payment processing services.



Codix is a debt collection and recovery software provider for an all-in-one software solution called iMX Debt Collection.



Polaris Assessment Systems, Inc. helps organizational leaders make smart decisions about the people they hire.



TCN is a cloud-based, multi-faceted telephony solution for all sizes of commercial collection agencies.



**UNITED FIELD CHASE**  
Contact Your Customer Today, The United Way

United Field Chase is a national field services provider, assisting businesses to make informed decisions.

be very severe against companies that are not compliant: up to €20m or 4% of the global turnover. This is very significant. All organizations are concerned. This cannot be simply ignored.

### What shall be done to comply with GDPR?

GDPR compliance takes a lot of time & efforts; all employees or members of an organization are concerned. We can identify 6 main steps to get towards GDPR compliance; below is only a summary.

### Credit management & debt collection services since 1970

**Step 1: Nominate your DPO**, DPO is the Data Protection Officer who will lead the data governance inside your organization. Your DPO will have 3 main missions: inform, advise and control. Your DPO shall be neutral in all circumstances so DPO shall preferably not be the boss or the owner of the organization; the DPO can be external from your organization, if competent. DPO shall be trained as well as all your teams.

**Step 2: Map all your processes** that deal with personal data in your organization. All these processes shall then after be listed & documented in a dedicated registry.

**Step 3: Prioritize** all the actions to be taken based on the risks identified from the registry of the various personal data processes.

**Step 4: Manage your risks** that could generate a breach of personal data (i.e. when inappropriate data is collected or is retained for too long, or collected although it is not absolutely needed, or could be stolen from outside/hacked from your servers). Personal data impact assessment shall be run for each one of these risks.

**Step 5: Organize your internal processes** so as to ensure a high level of permanent protection of data against all possible events that can happen (physical security breach; IT security breach; management of the rights of people whose data are used by your organization; change of vendor...).

**Step 6: Document your compliance.** GDPR documents and processes shall all

be stored in one place, regularly updated and continuously checked.

FENCA board and members (including myself) have been working hard over the past 3 years to issue a Debt collection industry GDPR specific Code of Conduct. Once approved by the European Data Protection Board (EDPB), this Code of Conduct will be made available to FENCA members to help our debt collection companies comply with GDPR a bit more easily. This Code of Conduct should be approved by the EDPB soon; it's a must before it can be deployed. We hope to get this done within the next few months.

I'm not a GDPR expert, but please don't hesitate to get in touch; if you think I can help you, I will do my best.

Kind regards,  
Christophe

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# You Know What They Say About Assuming

How to recognize and minimize unconscious bias in the workplace.

By Anne Rosso May

It may be human nature to gravitate toward people who look, talk and think like you, but it's also one of the biggest reasons why so many companies struggle to move the needle on diversity and inclusion.

Our bias toward people we believe to be “like-minded” to us, called affinity bias, is categorized under the umbrella term known as unconscious bias. Dr. Aaron Barth, founder and president of Dialectic, describes unconscious bias as making quick, automatic decisions about other people, but not being aware of your own prejudices or faulty assumptions.

He likens it to driving down the road and suddenly thinking: “I don't know if that traffic light I just went through was actually green. I was on autopilot.”

Obviously, acting without thinking like this can have serious consequences. In the workplace, this type of behavior shows up in multiple ways: passing over a woman for a promotion because you feel she is “cold” and instead opting for a man you view as “logical,” opting not to hire someone because their skin color isn't the same as yours, assuming a person with a disability wouldn't be a “good fit” in your office because there aren't any other team members with disabilities.

But if making unconscious decisions like this is a practice that is hardwired in our brains—something we may not be fully aware of—is there any hope of eliminating it? The answer is yes.

“The first step to minimize the impact of unconscious bias is to be conscious of it,” Liani Reeves, an attorney with Bullard Law, told the Society of Human Resources Management in an article last year. “It's not a matter of eliminating all bias; it's a matter of interrupting bias when it sneaks into our hiring and promotion practices and other actions.”

## In the Hiring Process

A 2003 study revealed that job seekers



with stereotypically white-sounding names received 50% more callbacks for interviews than those with black-sounding names, even among companies that promoted themselves as Equal Opportunity Employers in their ads.

“People aren't necessarily doing it consciously—it's all happening under the hood,” Barth said.

That's why in the early stages of the hiring process, some companies scrub resume details that could introduce bias of any kind before passing them to hiring managers. Redacting names and educational backgrounds can prevent managers from making assumptions about candidates.

This is an area where technology vendors have stepped in to help. New software, often powered by artificial intelligence, can mask names on resumes, spot patterns in rejected applications and flag biased wording in job placement ads.

But once you have a candidate in front of you, the waters muddy. Left to their own devices, hiring managers often fall back on their bias toward people who look and act as they do.

“The interviewer can show signs of unconscious bias in the way they address people and even how they frame problems and questions,” Barth said.

Using objective rubrics to score candidates can help eliminate prejudices.

These rubrics are often created by a team of people—ideally a diverse team—to clearly define the agreed upon selection criteria, provide standardized interview questions and give interviewers a consistent method to assess candidates.

## In the Workplace

Unconscious bias often pops up in performance reviews and management decisions. It not only prevents qualified employees from succeeding but also sends a negative message to others on staff about the type of people who do get promoted or lauded.

Barth encourages organizations to start engineering a wholly inclusive workplace environment using various tools and resources to help make staff more aware of potential biases.

“You have to give people not just an understanding of bias but also the skills to make decisions differently,” he said.

There are two ways to tackle this: on an individual level and on a company level.

“For example, one quick tip that really works on a personal level when you are making a decision is to try to justify that decision to yourself,” Barth said. “That could be just doing it as a thought experiment and trying to build an argument about why you are evaluating this person in this way.

*continued on page 13*



# International Association of Commercial Collectors, Inc. (IACC) 2020-2022 Strategic Plan

## Mission

IACC enhances the growth of its members by delivering education and professional resources in a collaborative environment.

## Promise

To be the premier resource for commercial collection professionals who deliver high-quality, ethical and compliant collection services to the global credit granting community.

## Values

IACC believes in:

- Ethics — Fostering a collaborative environment that ensures integrity, trust and fiscal responsibility.
- Compliance — Providing resources to its members to enable them to become and remain compliant.
- Education — Providing knowledge and performance improvement opportunities through professional

educational programming, informational resources and our industry recognized certification program.

- Leadership — Setting standards and facilitating expertise for industry leaders so that IACC members are recognized domestically and globally as the benchmark for excellent service.
- Mutual Support — Developing a strong, collaborative network among members through which they can share information, ideas and concerns, thus growing and learning from each other's experiences and successes.
- Triadic System — Serves as the guiding principle among the stakeholders (agencies, law lists and attorneys).

## Goals

**Goal #1: Recognition** — Increase recognition and awareness of IACC as the premier global organization in the commercial collection industry through focused branding and marketing

**Goal #2: Engagement, Retention and Growth** — To maximize membership growth and retention through engagement and outreach

**Goal #3: Partnerships and Alliances** — Build, strengthen and promote synergistic collaborations and partnerships to achieve our mission

**Goal #4: Member Value** — Promote a culture which delivers exceptional value by providing education, business development resources and collaborative networking opportunities to support our members' needs

**Goal #5: Compliance:** Provide awareness and guidance to assist our members to become and remain compliant with relevant laws, policies, rules and regulations pertaining to the commercial collection industry

**Goal #6: Communication:** Enhance the level of communication and information as it relates to the commercial credit and collection industry.

*continued on page 14*

*You Know What tThey Say About Assuming* *continued from page 12*

Or maybe it's talking with co-workers about your decision-making process to potentially unearth false beliefs or jumps in reasoning you might have."

He also encourages managers to talk to staff about implicit bias and what that looks like: attributing certain qualities to people based on their race or gender, for instance. If you hear someone on your team say something that sounds like a harmful stereotype, speak up.

"Companies really need to encourage team members to hold themselves

accountable for biased language and actions," Barth said. For instance, you might ask your co-worker if there are other situational factors that might explain the phenomenon they are commenting on. Barth called these "behavioral nudges:" small shifts in behavior that can help change a person's larger mindset.

Performance evaluation rubrics can also help drive home the message that decisions about people should be made on an egalitarian basis.

"Something like that doesn't require an expensive training gauntlet, but it's a regular reminder that gives people a specific behavior to take," Barth said. "That can be really helpful and shows employees how the company wants them to behave. In my opinion, not a lot of companies are doing enough of that."

*Anne Rosso May is managing editor of Collector magazine.*

## Goal #1: Recognition Strategy

- » Accentuate IACC as the premier global organization in the commercial collection industry
- » Create opportunities to interact with credit grantors and deliver value
- » Define the role of certification within IACC
- » Maximize circulation of "B2B" newsletter

## Goal #2: Membership Growth, Retention and Engagement Strategy

- » Increase membership by proactively identifying and targeting potential new members
- » Maximize member retention across all categories
- » Encourage attendance and participation at meetings
- » Encourage involvement in committees and leadership positions by offering leadership training and development
- » Encourage and empower members to present best practice sessions at conferences and meetings
- » Encourage and empower members to write articles for Scope and B2B News

## Goal #3: Partnerships and Alliances Strategy

- » Identify and secure new partnerships with domestic and international organizations for sponsorships, alliances and marketing
- » Develop a relationship with one or more relevant regulatory bodies
- » Define and strengthen current partnerships/alliances
- » Invite leaders of synergistic organizations to join and/or participate in IACC

## Goal #4: Member Value Strategy

- » Improve depth and content of "Scope"
- » Increase utilization of technology in delivery of education, resources and networking opportunities
- » Improve quality of online education
- » Develop value added programs focused on business development
- » Develop new networking opportunities for members at various levels and with various roles
- » Utilize affinity programs to develop additional member benefits

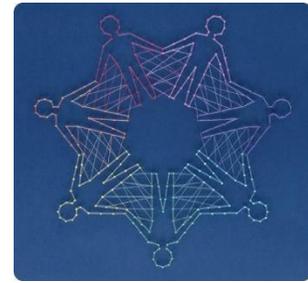
## Goal #5: Compliance Strategy

- » Establish a Compliance Committee to assess the needs of member companies and to evaluate different compliance solutions that IACC can offer
- » Establish a list of compliance topics of relevance to IACC members
- » Create a list of compliance resources
- » Establish an Ask the Expert service
- » Position the members only LinkedIn Group as a peer-to-peer compliance tool
- » Research the viability of creating a compliance news feed on the Website for compliance related industry articles
- » Negotiate access for members to already established industry compliance resources

## Goal #6: Communication Strategy

- » Create a liaison role within the existing Communications Committee to assign committee members to various focuses: website, newsletter, PR, marketing, social media, etc.
- » Develop two distinct strategies based on audience
- » Identify additional communications channels IACC will utilize
- » Develop messaging for all levels of employees within member companies
- » Solicit additional contacts from member companies to enhance our messaging reach
- » Develop unique content specific to our industry
- » Create a master annual communications calendar to include newsletters, social media, email communications, etc.

## Committees – 2020 At-A-Glance



### Affinity Program

Chair: Tom Hamilton Vice Chair: Valerie Ingold  
Members: Joe Batie, Matt Garcia, John Guerrini,  
Michael Lamm, Ron Stiegel, Bill Thrush

### Agency Certification (SACC)

Members: Tony Terry, Trey Cefalu, Valerie Ingold,  
Mark LeFerve

### Audit

Chair: Tony Terry  
Members: Brad Lohner, Bill Mann, Jim McConville

### Communications

Chair: Ron Stiegel  
Members: Wanda Borges, Brian Cloud, Matt Garcia,  
Tom Hamilton, Val Ingold, Julie Kaplan, Don  
Mausar, John Myers, Bob Sonnhalter, Lee  
VandenHeuvel

### Education

Chair: Valerie Ingold Vice Chair: Bob Ingold  
Members: Wanda Borges, Jassim Darwish, Donna  
Dorado, Ali Faraj, Chris Hickey, Marc Lictman, Don  
Mauser, Bob Pollak, Jeff Rubin, Gary Tier, Lorna  
Wlaker, Christopher Young

### Emerging Leaders

Chair: Bill Peterson Vice Chair: John Myers  
Members: Joe Batie, Amy Blowers, David Bressler,  
Dov Charness, Matt Garcia, Valerie Ingold, Adel  
Jawad, Patrick Kilburn, Angie Olson, Chris Pona,  
Neil Sander, Bob Sonnhalter, Gary Tier, Tom York,

### Grievance

Chair: Brad Lohner  
Members: Todd Gurstel, Jim McConville, Richard  
Roosen, Tony Terry

### Compliance

Chair: Greg Cohen  
Members: John Myers, Don Mauser, Bill Mann, Jim  
McConville

### International Development

Chair: Brad Lohner  
Members: Octavio Aronis, Jordan Charness, Larry  
Cassidy, Jassim Darwish, Erwin Falkner, Steven  
Frieze, Tom Hamilton, Adel Jawad, Ebrahim Jawad,  
Albert Knowles, Brad Lohner, Bill Mann, Bob  
Tharnish, Kornel Tinguely

### Leadership & Nominating

Chair: Bill Mann Vice Chair: Tony Terry  
Members: Wanda Borges, Randy Frazee, Brad  
Lohner, Tony Terry, Lee VandenHeuvel

### Meetings

Chair: Randy Frazee Vice Chair: Nancy Hamilton  
Members: Greg Cohen, John Guerrini, Todd  
Gurstel, Valerie Ingold, Jeff Rubin, Gary Tier,

### Membership Development & Retention

Chair: Randy Frazee  
Members: Irwin Falkner, Maureen Farrell, Bob  
Ingold, Michael Lamm, Chuck Sonnhalter, Ron  
Stiegel, Christopher Young, Lee VandenHeuvel

### Membership Review

Chair: Lee VandenHeuvel  
Members: Wanda Borges, Randy Frazee, Valerie  
Ingold, Ron Stiegel, Tony Terry

### Triadic

Chair: Wanda Borges  
Members: Bob Ingold, Nancy Hamilton

### Governing Documents Review Task Force

Chair: Wanda Borges  
Members: Tom Hamilton, Bob Ingold, Bill Mann

### Strategic Plan Group 1: Recognition

Members: Brad Lohner, Ron Stiegel,  
Lee VandenHeuvel

### Strategic Plan Group 2: Member Engagement

Members: Greg Cohen, Tom Hamilton, Bob Ingold,  
Tony Terry

### Strategic Plan Group 3: Partnerships & Alliance

Members: Tom Hamilton, Valerie Ingold, Brad  
Lohner, Bill Mann

### Strategic Plan Group 4: Member Value

Members: Greg Cohen, Tom Hamilton, Bob Ingold,  
Tony Terry

### Strategic Plan Group 5: Compliance

Members: Wanda Borges, Jim McConville, John  
Myers, Bob Tharnish

### Strategic Plan Group 6: Communication

Members: Randy Frazee, Valerie Ingold, Ron Stiegel

# Thanks To IACC Sustaining Members!

IACC is pleased to recognize its sustaining members for the 2019-2020 membership year. Sustaining members take it upon themselves to contribute an additional amount of money during the membership year in support of the IACC. For more information on how your company can become a sustaining member of IACC, please email IACC or call (952) 925-0760.

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# SCOPE

*Scope* is a bi-monthly newsletter available to members of IACC. IACC is located at 4040 W. 70th St., Minneapolis, MN 55435. You may contact the IACC office at (952) 925-0760 or via email at [iacc@commercialcollector.com](mailto:iacc@commercialcollector.com).

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- To find complete contact information, please visit the Member Directory on the IACC website at [www.commercialcollector.com](http://www.commercialcollector.com) and click on the directory button on the top right hand side of the home page.
- When forwarding to Associate Member law firms, we recommend that you designate IACC and a Law List in your forwarding letter and notify the Law List designated. These actions will ensure your account is covered by the Law List's bond and let the associate member know it is coming from a fellow IACC member. The Law Lists that are members of IACC include:
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  - » The Columbia Law List [www.columbialist.com](http://www.columbialist.com)
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If you have any questions, please do not hesitate to contact the IACC staff at (952) 925-0760 or [iacc@commercialcollector.com](mailto:iacc@commercialcollector.com).

